

United India Insurance AO Model Question Paper

GENERAL AWARENESS

1. Which of the following statements about the BRIC countries is not correct?

a) The four BRIC countries encompass over 25% of the world's land and 40% of world's population. They also hold a

combined GDP (PPP) of about 15 trillion US\$.

b) These four BRIC countries are the biggest and fastest growing/emerging global markets.

c) As per an indication, in 2009 the Gross Domestic Product (GDP) of the BRIC countries will come down by a whopping

36% as compared to last year.

d) The BRIC countries can contribute to build a harmonious world of lasting peace and common prosperity.

e) The first summit of the BRIC was held in June 2009 in Russia.

2. The cheap imports from which of the following countries is giving a tough competition to Small and Medium

Enterprises in India, especially when the global economic slowdown and weak domestic demand have already affected

companies across sectors?

a) China

b) S. Korea

c) Japan

d) Russia

e) None of these

3. Which of the following statements about the Growth of Indian Economy in 2009-10 or the part of it, is correct?

a) Economy grew by 5.8 percent during the period of January-March 2009.

b) India's growth estimates prepared by the Reserve Bank of India (RBI) say that the growth would be in the band of 8.5

to 10.0 percent during the year 2009-10.

c) The most promising growth of about 6 to 7.5% would be in the agriculture sector which contribute around 60-70

percent in the total GDP of India.

d) Service sector which is a stronghold of the economy is also likely to grow at the rate of 13% during the year.

e) All statements are correct.

4. Which of the following is/and the reasons owing to which about 105 million new people are added in the list of

Hungry people and the total number of the same has reached to about 1 billion?

(A) Unprecedented increase in food prices, particularly in poor nations.

(B) Cut in the supply of food-grains to poor nations by many European countries.

(C) Sudden increase in population of the countries like Uganda, Ethiopia, Sudan and Namibia etc. as many refugees have



taken shelter there.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

5. Which of the following statements about the Reforms introduced In Pension sector is/are correct? (A) Govt. has allo1ed 26% Foreign Direct Investment (FDI) in the pension sector.

(B) A new regulatory and development authority to monitor pension sector is set up.

(C) Only three banks HDFC Bank; Vysya Bank and Axis Bank are appointed as fund managers of the pension funds.

a) Only A

b) Only B

c) All A, B & C

d) Only B & C

e) Only A & B

6. As per the projections made by the Reserve Bank of India (RBI), the credit flow expansion during the current financial

year should be of the tune of

a) 10%

b) 15%

c) 30%

d) 25%

e) 20%

7. As we all know Govt. of India is giving much emphasis these days on the development of Small and Medium

Enterprises (SMEs). Which of the following statements reflects the importance of SME sector in Indian economy?

(A) The Govt. is following a policy of keeping some items reserved for SMEs only. Hence a good number of items for local

consumption come from these alone.

(B) The main advantages of SME are reduction of regional imbalances, low investment, greater operational flexibility and

low production cost. This helps in good control over prices of such items in local markets.

(C) A very large number of people are employed in this sector and this sector is the second largest employer in India,

after agriculture.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

8. After the latest global slowdown and financial crisis, a debate is going on, on "Dollar Hegemony". What does it really



mean) In simple terms -

(A) it is the trade practice prevalent all over the world in which USA provides dollars and the rest of the world

manufactures the commodities which dollars can purchase.

(B) it is the situation in which all the nations are forcefully required to evaluate their local currencies against the value of

the dollars. Hence countries are forced to keep as many dollars as they can to operate safely in global markets.

(C) now economists all over the world are trying to find' out a solution to come out of th is dollar trap as this hegemony

prevents exporting nations from spending domestically the dollars they have earned form USA.

a) Only A

b) Only B

c) Only C

d) Only A & C

e) All A, B & C

9. As reported in some major financial newspapers/magazines', the Private Equity (PE) investments into India for the

quarter ending March 2009 have dropped by a whopping 87%. What is Private Equity (PE) and why is it so important for

our economy?

(A) The PE is the purchase of a majority or total ownership in an operating company.

(B) The purchase is done normally through institutional investors like banks or insurance companies.

They are avoiding

such investments these days.

(C) Private Equity stake gives a chance to the stake holders to have a better control over its management and crucial

functions.

a) Only A

b) Only B

c) All A, B & C

d) Only B & C

e) Only A & B

10. Which of the following is/are the Non Tax Revenue components of the Union Budget of India?

(A) Custom Duties

(B) Interest Receipts

(C) Dividends and Profits

a) Only A

b) Only B

c) Only B & C

d) Only C

e) All A, B & C

11. The 'investments done by "Those Financial entities which were launched or incorporated in a foreign country but are



investing in an Indian venture in India" are generally known as -

a) Patent Money

b) Private Equity

c) Foreign Institutional Investment

d) Current Account Money

e) None of these

12. Which of the following projections is/are made by the RBI in its Monetary and Credit policy of the RBI for 2009-10?

(A) It has projected that the Wholesale Price Index (WPI) based inflation would be around 4% by March 2010.

(B) The RBI has decided that it would continue to use the combination of monetary and debt management, tools to

ensure successful completion of Govt. borrowing plans.

(C) As per RBI projections deposits of scheduled commercial banks would grow to about 18%.

a) Only A

b) Only B

c) Only C

d) Only A & C

e) All A, B & C

13. As we all know, a Committee on Financial Sector Assessment (CFSA) was set up in 2006 under the Chairmanship of

Dr. Rakesh, Mohan. What were its major observations?

(A) The banks in India are in a good position to absorb shocks due to credit, liquidity and market risks.

(B) It is found that the financial sector is generally sound, and fairly liquid. However, cooperative sector needs some

strengthening.

(C) Committee recommended that the foreign investments in infrastructure and banking sector should not be more than

22% as the free flow of the same is adversely affecting the growth of domestic deposit and savings. Domestic investors

do not get attractive investment options.

a) Only A

b) Only B

c) Only A & B

d) All A, B & C

e) None of these

14. Which of the following is/are the major recommendations of Prof. Joseph Stiglitz Committee set up recently by a

major international forum?

(A) The Committee recommended that a Global Economic Council should be set up urgently to address global financial

issues.

(B) All developed countries should take strong coordinated and effective actions to stimulate their economies. Industrial

nations should dedicate 10% of their stimulus package for this cause.



(C) Developed countries should suspend all their investments they are making in developing and poor countries at least

for a period of 5 years. The only aid which should continue should be to UN sponsored Food Assistance and Emergency

programs. This will help developed nations to consolidate their domestic positions.

a) Only A

b) Only B

c) Only A & B

d) Only B & C

e) None of these

15. As we all know managing inflation has been a very important aspect of the economy in India. Which of the following

is/are true about the inflation and its effect on economy?

(A) Lack of inflation (deflation) is not necessarily a thing which is always good.

(B) Inflation is an increase in the general level of prices for goods and services.

(C) When inflation goes up the purchasing power of the money also goes up.

a) Only A

b) Only B

c) Only A & B

d) Only A & C

e) None of these

16. Which of the following is the correct definition of the term National Income?

(A) National Income means the total amount of money Govt. earns only through direct tax collections every year.

(B) It is the total value of all sorts of stocks held by a country at a particular point of time.

(C) This is the measure of the volume of commodities and services turned out during a given period counted without

duplication.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

17. As we all know irrigation is a very crucial problem of the Indian Agriculture. At present how much area (in terms of

percentage) out of the total cropped area is irrigated?

a) 30%

b) 35%

c) 40%

d) 45%

e) More than 45%

18. As we all know, the cooperative Banks in India are passing through a difficult phase and their performance is NOT as

glamorous as that of the commercial banks today. What went wrong with cooperative Banks?



(A) The cooperative banks disbursed credit on the loans on demand mostly without proper guarantees and documents.

Hence repayments were always as the mercy of the borrowers and up to some extent on good crops. (B) The cooperative banks are mostly under the supervisory control of the Panchayats, which are not professionally

qualified to control such institutions.

(C) Cooperative Banks do-not get any relief package from the Govt. Hence they have to manage their affairs on their

own resources only.

a) Only B

b) Only A

c) Only C

d) All A, B & C

e) None of these

19. As we have noticed many banks are now entering into Insurance business. Why are Banks entering into this sector

particularly when many insurance companies are already there in India?

(A) By providing insurance products banks are earning additional revenue in terms of fee/commission.(B) Banks with their huge customer base are leveraging on their existing relationship to convert

customers into

policyholders.

(C) With increase of health related problems, everybody wants an insurance cover no matter how big or small it is. Banks

are coming up with many attractive offers, which are also affordable.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) Only A & B

20. As we know sometimes the Exim Bank of India extends the line of credit at the behest of and with the support of the

Govt. of India to developing countries as part of bilateral economic cooperation programs named as IDEAS. What is the

full form of IDEAS?

a) Indian Development and Economic Assistance Scheme

b) Industrial Designing and Exemplary Assistance Scheme

c) International Division of Export Accounts & Services

d) Integrated Development of European & Asian Societies

e) None of these

21. One of the key factors that provide impetus to strong growth is Interest Rates. How do interest rates contribute to

the growth of economy particularly when these are lowered down?

(A) It gives corporations the opportunity to prepay high cost debts and replace them with fresh funds raised at lower



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rates.

(B) Banks use this opportunity to maximize profits on their treasury operations and these excess profits are used to clean

their Balance Sheets by making higher provisions for NPAs or sticky loans.

(C) The Govt. also gets benefited as it can borrow funds from open market at low interest rates and bridge its fiscal

deficit.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

22. The concept of Meeting the needs of present without compromising the ability of future generation to meet their

needs", is generally known as the concept of

a) Climate migration

- b) Sustainable Development
- c) Structural Development
- d) Inclusive growth

e) None of these

23. Which of the following is NOT the component of India's Securities Market?

a) Commodity Futures

b) Small Savings in National Saving Certificates

c) Government Bonds

d) Corporate Equity

e) Derivatives on currency

24. Which of the following was/were the objectives of the Competition Act 2002?

(A) To keep a check on unfair trade practices.

(B) To promote Govt. supported products/services in competition to those launched by private parties.

(C) To control the activities of the stock markets in India which are considered highly volatile.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

25. Which of the following is/was NOT included in the agenda set for the Banking Reforms in India?

a) Dismantling of administered interest rates

b) Measures to strengthen risk management

c) Promulgation of SARFAESI Act

d) Promotion of the concept of easy credit to all with a guaranteed subsidy from the Govt.

e) Granting of operational autonomy to public sector banks and allowing them to raise capital from the open market

26. Which of the following is the full form of the 'BRA' as used in banking field?

a) Brazilian and Russian Association



b) Banking Restructuring Act c) Banking Resources for Agriculture d) Borrowing Risk Assessment e) Banking Regulation Act 27. As we all know Govt. 6f India pays special emphasis on management of Fiscal Deficit. What is Fiscal Deficit? a) The gap between projected or estimated GDP and actual GDP b) The gap between the total number and value of the currency notes issued by the RBI up till now over the number and value of those which are in actual circulation c) The gap between the actual borrowings of the Govt. of India and the expected expenditure for which provision is made in the budget d) Excess of Govt.'s disbursement comprising current and capital expenditures over its current receipts (Tax/nontax receipts) e) None of these 28. An argument amongst the economists all over the world is going on the issue of imposing special taxes on goods and services whose prices do not reflect the true social cost of their consumption, for example, tax on polluting environment. Which of the following are the other examples of such taxes? (A) Duties on cigarettes paperz.in (B) Duties on alcohol (C) Tax on gambling and lotteries (D) Airport Tax a) Only A b) Only A & B c) Only A, B & C d) All A, B, C & D e) None of these 29. The presidential election of Iran held in June 2009 was contested between Mahmoud Ahmedinejad and a) Hashmi Rafsanjani b) Ali Larijani c) Mohd. Ali jafari d) Mir Hossein Mousavi e) None of these 30. The presidential and Provincial Council elections took place in which of the following countries in August 2009? a) Nepal b) Afghanistan c) Myanmar d) Pakistan e) Sri Lanka



31. Alice Munro who won the Man Booker Prize 2009 is from which of the following countries?

a) Canada

b) Britain

c) USA

d) Italy

e) France

32. Which of the following Statements truly reflects India's position in the report titled as "Agriculture Outlook 2009-18"

released by the United Nations Food and Agriculture Organization (FAO) and Organization for Economic Cooperation

and Development (OECD)?

(A) India is required to develop its infrastructure and also to take care of growing water shortage.

(B) India is self-sufficient in its food production. Hence it should help countries like Myanmar, Nepal, Pakistan and Sri

Lanka etc. who are badly in need of support. At least 100 million tonnes food-grains should be provided by India to all

these countries immediately.

(C) India should find out s.ome other methods of calculating inflation as the present index of the prices does not give the

correct picture of the same.

a) Only A

b) Only B

c) Only C

d) All A, B & C

e) None of these

33. Which of the following is/are correct statements as per the "World Bank's Report on Global Economy"?

(A) The report says that India's growth rate will swing back to 8 percent in 2011 and move to 8.5 percent in 2011.

(B) Global growth will be even worse than what we saw earlier. There may be 2.9 percent contraction in 2009.

(C) Report says that Brazil and China will emerge as two fastest developing economies of the world -in 2011 and 2012.

India may be lagging behind as its infrastructure development is very slow and inappropriate.

a) Only A

b) Only B

c) Only A & B

d) All A, B &C

e) None of these

34. Which of the following countries is **NOT** the member of the Shanghai Cooperation Organization (SCO), which was in

news-recently?

a) Russia

b) China



c) India d) Britain e) Iran 35. The Govt. of India has authorized which of the following organizations to raise Rs. 10,000 crores to refinance those banks who are lending money for infrastructural projects? a) IIFCIL b) SIDBI c) IDBI Bank d) LIC e) None of these 36. Which of the following is/are true about the Loan Waiver scheme for the farmers launched by the Govt. of India recently? (A) The Govt. has taken over the debt of the farmers and has made reimbursement to the banks (B) The Govt. has identified 237 low productivity districts where farmers would be eligible for a minimum loan relief of Rs. 20,000/- even if their land holdings were above two hectares. (C) Andhra Pradesh has the highest number of beneficiaries of the scheme. a) Only A b) Only B c) Only C d)All A, B & C e) None of these 37. As we all know India's one of the major imports is oil and petroleum. Out of the total consumption of the oil and petroleum, how much is consumed by the transport sector? About a) 20% b) 40% c) 30% d) 50% e) 60% 38. Specially Developed Economic Zones (SEZs) in India where some of the economic laws and restrictions of the land arc relaxed with the purpose of giving incentives to investors are commonly known as a) Preferential zones b) Economic Corridors c) Industrial parks d) Special Economic Zones e) None of these 39. Stock market indexes traditionally served as a benchmark to measure the performance of which of the following types of portfolios of the investors/promoters? a) Equity portfolio



b) Tax saving instruments

c) Mutual Funds

d) Investments in Govt. Securities

e) All of these

40. Which of the following is the name of the organization, created to provide full employment and self-reliance to the

women folk in India?

a) OECD

b) ROSCA

c) SVP

d) USO

e) SEWA

41. An agreement which in fact is a contract between the RBI and Banks for the sale and repurchase of Govt. securities

and short term treasury bills at a future date and for which the RBI indicates the interest rate, is generally known as

a) Repo Rate

b) Bank Rate

c) Reverse Repo Rate

d) Prime Lending Rate

e) None of these

42. 'Focus Africa' programme launched by the Govt. of India in 2002 was to promote ____

a) cooperation in the fields of higher and technical education

b) bilateral trade between the two countries

c) healthcare service in Africa, as Africa is badly affected by HIV/AIDS

d) safety cover to the workers of Indian origin in African countries as Indian workers are becoming victim of racial

discrimination there

e) None of these

43. Usain Bolt who won the 'Laureus World Sportsman of the Year Award', for his record breaking performance in

Beijing Olympics is basically a/an

a) Golfer

b) Badminton player

c) Tennis player

d) Boxer

e) Athlete

44. Which of the following teams won the Roger Danet Trophy (Junior Hockey) 2009?

a) Italy

b) Germany

c) Netherlands

d) Pakistan

e) India

45. Habib Tanvir who passed away recently was a famous _____.



Unfold Every Ouestion Question Prepared By www.questionpaperz.in a) Politician b) Playwright c) Classical singer d) Sportsman e) Social worker 46. Mr. Rameshwar Thakur has taken over as the new Governor of a) Uttar Pradesh b) Madhya Pradesh c) Andhra Pradesh d) Goa e) None of these 47. Which of the following States has launched an Insurance scheme named as "Aam Aadami Insurance Scheme" which will provide Rs. 75, 000/insurance cover to all the beneficiaries? a) Delhi b) Himachal Pradesh c) Karnataka (4) Maharashtra (5) Uttar Pradesh 48. UN Security Council recently imposed sanctions on which of the following nations for its recent missile tests and anunderground test of a nuclear device? a) Pakistan questionpaperz.in b) North Korea c) Iran d) Turkey e) None of these 49. In which of the following countries, India recently started its first Poverty Alleviation Project by sponsoring a farmer's training and information centre? a) Bangladesh b) Nepal c) Afghanistan d) Iraq e) China 50. Who amongst the following is the author of the book "The Grass is Singing"? a) Gunter Grass b) John Maxwell Coetzee c) Harold Pinter d) Daris Lessing e) Orhan Pamuk English Language Directions (51-60) : Read the given paragraphs carefully .and answer the questions which follow each of these.



We are living in the midst of a great chemical experiment, and some serious consequences are becoming

apparent to scientists. More than two billion pounds of chemicals are spewed into the air each year which are **brewing a**

disastrous stew. The greatest consequences of the atmosphere crisis may be global warming and the ozone depletion.

The Earth appears to be warming due to the greenhouse effect. Scientists estimate that average temperature could

climb about 2 degrees Celsius in 20 years. Global warming is the predicted result of the greenhouse effect, created by

the greenhouse gases, such as carbon dioxide and methane, in the atmosphere. This change in the global climate would

have disastrous results, including drought, coastal flooding and increased species extinction. Also, the scientists have

discovered a hole in the ozone layer. The ozone layer is the only protection for life on Earth against deadly ultraviolet

radiation from the Sun: Once the ozone layer is completely destroyed, all life on Earth will cease to exist killed by the

deadly radiation: The planet will become a barren rock devoid of all life. And when this happens the process of

industrialization would have to take the blame which has resulted in increased use of fossil fuels such as coal, petroleum

and diesel.

51. Which of the following can be inferred from the given passage?

(A) The use of all chemical products should be immediately stopped.

(B) Scientists will have a hard time to estimate the rate of change of temperature in the years to come due to enormous

changes in the environment.

(C) The environmental disaster in the future will happen as a result of increased usage of fossil fuels.

a) Only A

b) Only C

c) Both A and C

d) Both B and C

e) None of these

52. Which of the following best explains the usage of the phrase 'brewing a disastrous stew'?

a) The continuous rise in Earth's temperature has been a proved to be very dangerous

b) Lack of efforts to curb the greenhouse effects would degrade the environment in the near future

c) The harmful ultraviolet radiations are slowly destroying the life on Earth

{4) The fraternity of scientists has been, opposing the process of industrialization

e) The increased discharge of chemicals in the air is resulting in an atmosphere crisis

Directions (53-54) : Fashion has become one of the largest fads among the youth. The amount of time wastage and

expenditure on fashion is very large. What bothers however is the fact that fashion is here to stay despite countless



arguments against it? What is required therefore is that strong efforts should be made in order to displace the excessive

craze of fashion from the minds of today's youth.

53. Which of the following statements finds least support by the argument made by the author in the given paragraph?

a) Youngsters should be motivated to do constructive business rather than wasting time in fashion

b) The world of fashion being glamorous and glittery attracts people towards itself

c) Following latest fashion increases the self efficacy of people thus increasing their overall mental abilities

d) Many universities have implemented a dress code to put a check on the increasing fad amongst the youth which was

affecting their grades

e) None of these

54. Which of the following can be inferred from the given paragraph?

a) The author has made strong efforts to wipe out fashion from the minds of youth

b) Steps need to be taken in order to control the growing fad of fashion amongst the youth

c) The author is upset with the shift of fashion from the traditional ethnic wear to western outfits

d) Fashion world is responsible for lack of creativity among the youth

e) None of these

Directions (55-56) : The government cannot afford to compartmentalize education. It has to be emphasized that any

country which does not have a good university education will never be listed as an independent country and will never

be able to progress. Only countries prepared to tolerate a second rate and subjugate status in the world would neglect

higher education. If India has had any poison in the comity of nations in past, it was only because it had a better higher

education than many of its Asian counterparts. This, clear emphasis on the higher education, however, does not imply

that it should be supported and developed at the cost of primary and secondary education.

55. Which of the following best explains the main idea of the paragraph?

a) The Government has made a wrong move in compartmentalizing education

b) To highlight the superiority of India in higher education as compared to the rest of the world

c) To emphasize more on primary education rather than higher education

d) Higher education is important for the growth of a country

e) None of these

56. Which of the following is the most likely title of the bigger passage (having the same main idea as that of the given

paragraph) in which this paragraph might have appeared?

a) Education-a fundamental right of every child

b) Indian education-an unfortunate neglect of the primary education

c) Lack of higher education opportunities in India.

d) A comparison of higher education in India with that of the west

e) Importance of higher education in growth of a country



Direction (57-58): Although an eco-friendly process and one of the main ways to save the environment, recycling is not

gaining pace in the industry. The process of recycling undergoes many processes. First is collecting and sorting of

garbage. This requires a lot of manpower and tools which are expensive. Another disadvantage of recycling which makes

it unviable is that for the manufacturers, economically the recycled material is not highly demanded since its quality is

not as good as the original material. So if the marketing of recycled goods is not. Worthwhile, then the whole process of

recycling cannot be economically efficient. Recycled products face other disadvantages as well, such as short shelf life,

difficulty in de-inking the dyed products and less durability etc.

57. The author has listed the disadvantages of recycling to ____

a) explain the reason why recycling is not a popular option besides having various positive effects on the environment

b) give argume.nts to support the stopping of the process of recycling completely

c) predict the effects of stoppage of recycling on the environment

d) show that there are better options than recycling available for utilization

e) None of these

58. Why is the marketing of recycled products not worthwhile according to the author?

(A) The original products are being sold at a much lower price as compared to the recycle's products.

(B) The overall effect of recycling on the environment is detrimental rather than beneficial.

(C) It does not give appropriate economic returns since recycled products lack demand in the market. a) Only A

b) Both B and C

c) Only C

d) Both A and B

e) None of these

Directions (59-60) : The human civilization stands on an edge of destiny. It lies today on the mercy of nuclear weapons

which have the power to destroy us completely lest controlled wisely. In such a crisis situation, it is important to develop

sensitivity towards basic values of life. It includes an explicit realization that humans swim in an ocean where they must

swim together and sink together. At this juncture a single rotten fish would damage the ocean as a whole. Man cannot

afford to tamper with his loyalty to peace and international understanding which is the only way to deal with the

situation. Anyone who does so dooms the entire past, present and the future of the human civilization. 59. What, according to the author, should be done to avoid the destruction of life by the nuclear weapons?

a) Ban the use of nuclear weapons throughout the world

b) Enforce stricter laws and boycotts against the nations using nuclear weapons



c) Generate more awareness regarding the harm of using the nuclear weapons

d) Work towards international harmony and understanding

e) None of these

60. Which of the following can be inferred from the given paragraph?

(A) Nuclear war one day or the other is poised to end the human civilization.

(B) It is not possible for the countries to exist in unison regardless of what happens in other countries.

(C) Unless all the nuclear weapons on earth are destroyed, peace cannot be restored.

a) Only A

b) Only B

c) Only B and C

d) Only A and C

e) None of these

Directions (61-67) : Which of the phrases a), b), c) and d) given below each statement should be placed in the blank

space provided so as to make a meaningful and grammatically correct sentence? If none of the sentences is appropriate,

mark e) as the answer.

61. When we reached the crash site, we were delighted

a) on seeing no survivor

b) we saw everyone living

c) to seeing no one breathing

d) to see everyone alive

e) None of these

62. Even though the school premises had a lot of space,

a) there were plenty of play areas for the children

b) there was no playground for the children

c) yet it remained underutilized.

d) there was no shortage of classrooms

e) None of these

63. _____ but today, his performance was fairly interesting and riveted everyone to their seats.

a) He is a brilliant performer

b) He tried his best to entertain everyone

c) His performances are generally boring

d) Although he performed after a very long time

e) None of these

64. In order to help the organization come out of the huge losses, the employees _____

a) demanded a compensatory package

b) started an agitation against the management

c) decided to join the rival organization

d) decided to file a case against the organization

e) None of these

65. ______ before being packaged for distribution in the market.

a) The milk is pasteurized

b) After the milk is pasteurized



c) Until the milk is pasteurized

d) Firstly the Pasteurization of milk

e) None of these

66. ______ to control industrial pollution, the pollution from small scale industries has eluded solutions.

a) Instead of doing good job

b) Which a commendable job has been done

c) Despite being succeeding

d) Even after failing

e) None of these

67. Owing to the scare of the highly contagious disease widespread in the town _____

a) many people thronged to the multiplexes and malls during the long weekend

b) people have been advised to gather at the town square

c) government has failed to make any arrangement for vaccination

d) most of the people decided to stay indoors during weekend

e) None of these

Directions (68-72) : In each of the following questions, rearrange the given sentences (A), (B), (C) and (D) and indicate

the correct sequence in Which these sentences must appear so as to make a meaningful paragraph.

68. (A) By increasing these connections the intelligence is also increased.

(B) Classical music has been proved to be very helpful in child development.

(C) Many doctors now-a-days use it for therapeutic purposes which are based upon the findings of this research.

(D) The research has demonstrated that listening to classical music increases the rate of nervous connections in brain.

a) BOCA

b) DBAC

c) ACBD

d) BDAC

e) BCAD

69. (A) This right however comes along with the responsibility which the press is forced to work with. (B) It means that the pressmen have every right to expose matters related to public and national interest.

(C) Such responsibilities include not broadcasting matters related to national security and other sensitive issues.

(D) Freedom of press is symbolic of democracy.

a) DBCA

b) DBAC

c) ABCD

d) BOAC

e) BCDA

70. (A) A popular example of this damage is the Taj Mahal whose marble has been corroded due to acid rain

(B) It changes the acidic content of water bodies thus affecting the lives of the living organisms of this habitat.



(C) Acid rain has been a major factor responsible for the degradation of the environment.

(D) Along with affecting the living beings, it is also responsible for the corrosion of several heritage buildings thus causing

irreparable damages to them.

a) CBAD

b) CDBA

c) BADG

d) BOAC

e) CBDA

71. (A) Along with missing their education these children also face life threatening dangers by working – in hazardous

chemical factories.

(B) Child labour has been interfering with the education of millions of children across India.

(C) However, there is a dire need to reinforce these laws strictly throughout the country.

(D) Many laws have been framed in-order to curb this evil.

a) BADC

b) CBAD

c) DBAC

d) BOAC

e) BACD

72. (A) Their invention has been proved to be a boon to the society since many diseases caused by the microbes could

be cured by these antibiotics.

(B) The scientists therefore face a continuous challenge to keep inventing newer drugs to counter this problem.

(C) A major hurdle in the use of antibiotics, however, is that the microbes develop resistance to the antibiotics thus

rendering these ineffective.

(D) Antibiotics are chemical substances produced by microbes which are capable of inhibiting the growth of other

microbes.

a) BACD

b) CBAD

c) DABC

d) DACB

e) ABDC

Directions (73-77) : In each of the following sentences, an idiomatic expression or a proverb is

highlighted. Select the alternative which best describes its use in the sentence.

73. Although Ravi felt lonely in his fight against the wrung, he decided to **take the bull by the horns**.

a) Ravi decided to convince others of his stance

b) Ravi decided to give up his fight

c) Ravi decided to put forward all his courage and strength

d) Ravi decided to apologize for his actions

e) None of these



74. As the situation got out of control, the speaker of the parliament tried to **put oil over troubled waters**.

a) The speaker tried to calm the situation

b) The speaker tried to take advantage of the situation

c) The speaker jumped into the fight

d) The speaker remained indifferent to the situation

e) None of these

75. The researcher tried his best to explain the importance of his new discovery to the panel members but soon realized

that he was casting pearls before a swine.

a) He realized that the panel members would take his suggestions seriously

b) He realized that he disclosed the information to a greedy panel

c) He realized that he had come to the right group of people

d) He realized that the panel members cannot appreciate his findings

e) None of these

76. The chairman had to **eat a humble pie** after the workers decided to go on strike to protest against the biased

promotions.

a) The chairman politely refused to take the promotion orders back

b) The chairman gave up his pride and apologized for the mistake

c) The chairman had to face defeat by a group of ordinary workers

d) The chairman's career was tinted due to the allegations of based promotions

e) None of these

77. The bankrupt organization has been handed over to its new owners, lock, stock and barrels.

a) Only a few departments of the bankrupt organizations have been taken over by the new owners

b) The new owners have bought the bankrupt organization for a very nominal amount

c) The owners have bought the bankrupt organization in a hurry

d) The new owners have completely taken over the bankrupt organization

e) None of these

Directions (78-80) : In each of the given sentences select the sentence which would either follow or precede the given

sentence in grammatically and conceptually appropriate manner. The instruction is given at the end of every statement.

78. Therefore the army was called upon immediately for relief operation and rescue people from in the storm hit town.

Which of the following sentences would immediately **follow** the above sentence?

a) A severe storm is expected to hit the coastal town on Wednesday

b) The town had not experienced such a storm in several decades

c) However the local force was unable to handle the intense situation alone

d) They however took a very long time to reach the area as all the approach ways were blocked

e) None of these

79. The accused was shocked and begged to the judiciary for mercy on grounds of his old age. Which of the following

sentences would immediately **precede** the above sentence?



a) The 72 years old man was arrested on charges of human trafficking

b) He was sentenced to 5 years of rigorous imprisonment by the judge

c) He however mentioned that the old man deserved the punishment

d) Disappointed with the court's decision, his lawyer decided to move to the higher court

(S) None of these

80. Shreya was elated and jumped with joy when the president called out her name on the stage. Which of the following

sentences would immediately precede the above sentence?

a) Shreya waited with ·bated breath for the results as she had worked very hard throughout the year

b) Shreya worked very hard since she wanted to win the employee of the year award, due in a couple of months

c) Her career snowballed from this point and eventually she became the president of the company

d) The president expressed his disappointment at the dismal performance of the organization e) None of these

Direction (81-90) : In the following passage there are blanks, each of which has been numbered. Thesenumbers are

printed below the passage and against each, five words/phrases are suggested, one of which fits the blank,

appropriately. Find out the appropriate word/phrase in each case.

The barter system for getting goods and services (81) back many centuries. In most cultures the barter system

was used before money was **(82)**. People who had specific items or services would **(83)** be these with others for the

things they needed. Good negotiation was the **(84)** to making good trades. While the barter system **(85)** on based on

basic needs, today the barter system continues to thrive. The barter system transcends the monetary system. The barter

system is making a **(86)** today. What makes the barter system even better today than ever before is that it can now be

done globally? In the past bartering was simply done with those that were located, nearby. Today the barter system can

be used in a much more **(87)** way than ever before, yet it carries with it the same basic motivation - the need for

something that you don't have and the excess of something that someone else wants. The barter system is enjoying **(88)**

interest today. Bartering allows you to get the things you need without having to **(89)** additional money. Instead you can

use the things you no longer need or want to get the things you do need. There are swap markets and online auctions

that **(90)** you to sell or trade your items or to purchase items that you want. Negotiation takes place just like it did

hundreds of years ago.

81.

a) discovered



Unfold Every Question Question Prepared By www.questionpaperz.in b) dates c) began d) started e) initiated 82. a) bought b) imagined c) began d) emerged e) invented 83. a) buy b) sell c) exchange d) give e) return 84. a) important b) essential c) result d) key e) intention w.questionpaperz.in 85. a) originated b) stood c) generated d) created e) produced 86. a) issue b) comeback c) withdrawal d) recall e) fading 87. a) primitive b) appreciated c) promoted d) sophisticated e) better 88. a) diminishing b) revival

c) perishing



d) declining e) renewed 89. a) expend b) exchanging c) expand d) consume e) cost 90. a) insist b) force c) allow d) lure e) constraint **Quantitative Aptitude** Directions (91-95) : In each of these questions a number series is given. Below the series one number is given followed by (a), (b), (c), (d) and (e). You have to complete this series following the same logic as in the original series and answer the question that follows. 91. 5 9 25 91 414 2282.5 3 (a) (b) (c) (d) (e) estionpaperz.in What will come in place of (c)? a) 63.25 b) 63.75 c) 64.25 d) 64.75 e) None of these 92.15981236170 19 (a) (b) (c) (d) (e) What will conic in place of (b)? a) 18 b) 16 c) 22 d) 24 e) None of these 93.761027104515 9 (a) (b) (c) (d) (e) What will come in place of (d)? a) 152 b) 156 c) 108 d) 112

e) None of these



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Unfold Every Question
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94.6165724412457506
4 (a) (b) (c) (d) (e)
What will come in place of (d)?
a) 98S
b) 980
c) 1004
d) 1015
e) None of these
95.8920632561285
5 (a) (b) (c) (d) (e)
What will come in place of (e)?
a) 945
b) 895
c) 92S
d) 84S
e) None of these
Directions (96-100) : What approximate value will come in place of the question mark (?) in the
following questions?
(You are not expected to calculate exact value.)
96. (32.51)_2 - (17.4S)_2 = ?
a) 780
b) 8SO
                        <u>questionpaperz.in</u>
c) 680
d) 820
e) 750
97. 88.25% of 450 =?% of 530
a) 70
b) 68
c) 75
d) 80
e) 6S
98. * (12.005)<sub>2</sub> +? = 5000
a) 680
b) 720
c) 750
d) 620
e).630
99. 3745 ÷ 24.05 X 17.98 =?
a) 2860
b) 2800
c) 2760
d) 2720
e) 2840
100. 117.95 X 8.017 X 4.98 = ?
```



a) 4670

b) 4780

c) 4840

d) 4720

e) 4800

Directions (101-105) : In these questions, a question is, given followed by information in three statements. You have to

consider the information in all the three statements and decide the information in which of the statement(s) is not

necessarily required to answer the question and therefore can be dispensed with. Indicate your answer accordingly.

101. How many students from Institute 'A' got placement?

I. Number of students studying in Institutes A & B are in the ratio of 3 : 4 respectively.

II. Number of students who got placement from Institute B is 120% of the number of students who got placement from

Institute A.

III. 80% of th-e students studying in Institute B got placement.

a) None of the statements can be dispensed with

b) Only I

c) Only II

d) Any one of the three

e) Question cannot be answered even with the information in all three statements

102. What is the monthly income of Mr. X?

I. Mr. X spends 85% of his income on various items and remaining amount is saved.

II. Monthly savings of Mr. X are Rs. 4,500/-.

III. Out of-the total ·money spent by Mr. X in a month, one-fifth is' spent on food and remaining amount of Rs. 20.400 on

other items.

a) Only II

b) Only III

c) Only either II or III

d) Question cannot be answered even with the information in air three statements

e) None of these

103. What is Suchitra's present age?

I. Suchitra's present age is double the age of her son.

II. Ratio between present ages of Suchitra and her mother is 2 : 3 respectively.

III. Four years hence the ratio between Suchitra's age and her son's age will be 13: 24 respectively.

a) Only II

b) Only III

c) Either I or III Only

d) Either II or III Only

e) None of these

104. What is Neeta's share in the profit earned at the end of 2 years in a joint business run by Neeta, Seeta and Geeta?

I. Neeta invested Rs. 85,000/- to start the business.



II. Seeta and Geeta joined Neeta's business after six months investing amounts in the ratio of 3 : 5 respectively.

III. Total amount invested by Seeta and Geeta is Rs. 2.5 lacs.

a) Only II

b) Only III

c) Only either II or III

d) Information in all three statements is required for answering the question.

e) Question cannot be answered even with the information in all three statements.

105. What is the labeled price of the article?

I. Cost price of the article is Rs. 500/-.

II. Selling price after offering 5% discount on the labeled price is Rs. 608/-.

III. Profit earned would have been 28% if no discount was offered.

a) Only I

b) Only III

c) Only II & III

d) Only I and III

e) Only I and II

Directions (106-110) : · Study the following information carefully to answer these questions. An Institute having 450 employees has sent all its employees for training in one or more areas out of HRM,

Computer Skills and Financial Skills. Employees are classified into two categories officers and clerks, which are in the

ratio of 4 : 5 respectively. 10% of the officers take training only in Computer skills. 16% of the clerks take training only in

HRM which is equal to the number of officers taking training only in Financial Skills and 50% of the number of officers

taking training in HRM and Financial Skills both 6% of the total -employees take training in all three of which two-third

are officers. 10% of the total employees take training in HRM and Computer Skills both which is five times the number of

Clerks taking training in Computer Skills and Financial Skills. 10% of the Clerks take training in HRM and-Computer Skills

both Number of officers taking train.ing only in HRM is 25% of the number of Clerks taking training only in HRM. 20% of

the total number of employees takes training only in Computer Skills. Number of clerks taking training in HRM and

Financial skills both is 20% of the total number of Clerks.

106. Total how many officers take-training in HRM?

a) 110

b) 128

c) 118

d) 98

e) None of these

107. Total how many Clerks take training in Computer Skills but not in HRM?



Unfold Every Ouestion Question Prepared By www.questionpaperz.in a) 113 b) 104 c) 88 d) 79 e) None of these 108. Total how many employees take training in Financial Skills but not in HRM? a) 106 b) 135 c) 127 d) 134 e) None of these 109. Total how many Clerks take training in Financial Skills? a) 115 b) 106 c) 47 d) 97 e) None of these 110. What percent of the total number of Officers take training in Computer Skills but not in Financial Skills? a) 25 b) 40 c) 20 d) 15 e) None of these Directions (111.115) : Study the following table carefully to answer the questions. Rate of interest (P.C.P.A.) offered by five companies on deposits under different schemes Company A B C D E Scheme 8.5 9.0 8.0 8.5 9.0 **II** 9.5 8.5 9.0 9.0 8.5 **III** 8.0 8.0 7.5 8.5 8.5 **IV** 10.0 9.5 10.5 9.5 10.5 111. Mr. X deposited an amount in Scheme II with Company C for two years. After that he withdrew the amount and reinvested only the principal amount in Scheme IV of Company B for two years. Total amount of simple interest accrued from the two schemes is Rs.14, 800/-. What was the principal amount? a) Rs. 48.000/b) Rs. 42,000/c) Rs. 40.000/d) Cannot be determined e) None of these 112. Company E offers compound interest under Scheme I and Company A others simple interest under Scheme IV.



What will be the difference between the interests earned under the Scheme I of Company E, and Scheme IV of Company A respectively in two years on an amount of Rs. 1.2 lakhs? a) Rs. 1.428 b) Rs. 1,328 c) Rs. 1,528 d) Rs. 1,548 e) None of these 113. Company D offers compound interest under Scheme II and simple interest under Scheme IV. Abhijit invested Rs. 25,000 with this company under Scheme IV and after one year switched over to Scheme II along with the interest for one more year. What is the total amount he will get at the end of two years? a) Rs. 28,939.25 b) Rs. 29,838.75 c) Rs. 31.748.28 d) Rs. 31.738.75 e) None of these 114. Abhishek invested an amount of Rs. 45,000 for two years with Company B under, Scheme III which offer compound interest and Jeevan invested equal amount for two years with Company C under Scheme IV which offers simple interest. Who earned more interest and how much? onpaperz.in a) Abbishek, Rs. 1,875 b) Jeevan, Rs. 1,875 c) Abhishek, Rs. 1,962 d) Jeevan, Rs. 1,962 e) None of these 115. Mr. La! invested Rs. 30,000 in Company under Scheme II which offers simple interest and Rs. 48,000 in Company D under Scheme II which offers compound interest. What will be the total amount of interest earned by Mr. Lal in two vears? a) Rs. 14728.80 b) Rs. 17428.50 c) Rs. 14,827.70 d) Rs. 16,728.20 e) None of these Directions (116-125) : Study the following pie-charts and table to answer these questions. State-wise Details of Adult Population of a Country Graduate and above Total No. = 24 Lakhs. Up to XII Std. Pass Total No. = 32 Lakhs



Question Prepared By www.questionpaperz.in Male-Female (M : F) Ratio 15% 16% 18% 12% 19% 20% **A** Β С D Ε F 15% 16% 18% 12% 19% 20% **A** Β Suww.questionpaperz.in Ε Enfold Every Question

State Graduate & Above Up to XII Std. Pass M:FM:F A7:57:9

B 5 : 3 3 : 5 **C** 5 : 4 4 : 5 **D** 9 : 8 5 : 7 **E** 9 : 7 9 : 10 **F** 4 : 3 3 : 2 116. What is the difference between Graduate male population and XII Std. male population from State A? a) 24,000 b) 14,000 c) 28,000 d) 36,000 e) None of these



Question Prepared By <u>www.questionpaperz.in</u>
117. What is the ratio between Graduate female population of State E and Std. XII female population of
State D
respectively?
a) 7 : 5
b) 5 : 7
c) 16 : 15
d) 15 : 16
e) None of these
118. Graduate female population of State C is what percent of the Std. XII female population of that
State?
a) 40
b) 62.5
c) 50
d) 52.5
e) None of these
119. Class XII male population of State C is what percent of the total Std. XII population of all the states
together?
a) 8%
b) 12%
c) 11%
d) 9%
e) None of these
120. What is the ratio between Graduate male population of State E and Std. XII female population of
that State
respectively?
a) 28 : 35 b) 35: 28
c) 32:45
c) 32:45 d) 45 : 32
e) None of these
121. Total graduate population of State F is what percent of the total Std. XII population of State A?
a) 56
b) 72
c) 68
d) 76
e) None of these
·
122. Std. XII male population of State E is what percent of the Std. XII male population of State F?
a) 70
b) 75
c) 68
d) 72
e) None of these
123. What is the ratio between total Graduate and Std. XII male population of State A and total
Graduate and Std. XII



Question Prepared By www.questionpaperz.in female population of that State respectively? a) 215 : 216 b) 214 : 215 c) 217 : 215 d) 215 : 217 e) None of these 124. What is the ratio between total Graduate population of State D and total Std. XII population of that State respectively? a) 17: 16 b) 16: 17 c) 64:51 $\backslash \nu >$ d) 51:64 e) None of these 125. Graduate female population of State B. is what percent of the Graduate female population of State E? (rounded off to nearest integer) a) 129 b) 82 c) 77 d) 107 e) None of these Directions (126-130): Study the following graph carefully to answer these questions. QUANTITY OF VARIOUS ITEMS SOLD AND PRICE PER KG. 0 100 200 300 400 500 600 700 800 900 Wheat Rice Sugar Groundnut Cumin Corriander Quantity Sold (in Kg.) Item **Price** Quantity 126. What is the average price per kg. of wheat and rice sold? (rounded off to nearest integer) a) 32 b) 34

- 0) 54
- c) 36
- d) 35
- e) 31



127. If cumin is sold at a 10% discount; the quantity sold doubles. What will be the cost of total quantity of cumin sold on discount? a) Rs. 52,600/b) Rs. 28,800/c) Rs. 32,000/d) Rs. 57,600/e) None of these 128. Out of the total quantity of sugar sold, half the quantity is sold at the given rate while half the quantity is sold on a price increased by 20%. What is the total cost of entire quantity of sugar sold? a) Rs. 23,100/b) Rs. 23,800/c) Rs. 22,400/d) Rs. 23,400/e) None of these 129. If the quantities sold of Groundnut and Cumin are interchanged, what will be the total cost of quantities sold for these two items together? a) Rs. 62,000/b) Rs. 60,000/c) Rs. 65,000/d) Rs. 63,000/e) None of these 130. If the quantity of coriander sold is increased by 200% and. the price per kg. is reduced by 8%, what will be the total cost of coriander sold? a) Rs. 38,460/b) Rs. 36,480/c) Rs. 38,640/d) Rs. 36,840/e) None of these **Reasoning Ability** 131. How many meaningful English words can be formed with the letters MASTE using each letter only once in each word? a) None b) One c) Two d) Three e) More than three 132. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group? a) 78



c) 72 d) 54 e) 42 133. In a certain code SAFER is written as 5@3#2 and RIDE is written as 2©%#. How is FEDS written in that code? a) 3#©5 b) 3@%5 c) 3#%5 d) 3#%2 e) None of these 134. Pointing to a woman, Nirmal said, "She is the daughter of my wife's grandfather's only child". How is the woman related to Nirmal? a) Wife b) Sister-in-law c) Sister d) Data inadequate e) None of these 135. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to w.questionpaperz.in that group? a) Sweet b) Cake c) Pastry d) Bread e) Biscuit 136. In a certain code-CONFUSED is written as EMNBEFTV. How is SECLUDED written in that code? a) RDBKEFEV b) KBDRCDCT c) KBDREFEV d) MDFTCDCT e) None of these 137. What should come next in the following letter series? ZXVTRPNLJYWUSQO a) M b) K c) H d) J e) None of these 138. How many such digits are there in the number 9254716 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order? a) None



Question Prepared By <u>www.questionpaperz.in</u> b) One

b) One

c) Two d) Three

e) More than three

139. In a certain code language 'bring the white board' is written as 'ka nadi pa' and 'white and black board' is written as

'na di sara' . How is 'the' written in that code?

a) ka

b) pa

c) ka or pa

d) Data inadequate

e) None of these

140. Among B, F, J, K and W each having a different weight, F is heavier than only J. B is heavier than F and W but not as

heavy as K. Who among them is the third heaviest among them?

a) B

b) F

c) K

d) W

e) None of these

Directions (141-146) : Study the following arrangement carefully and answer the questions given below : Y 4 8 A @ D F 3 # R N I M © W P 8 J 2 E 5 Z * 6 Q B 7 \$ H U 9 I K

141. Which of the following is the seventh to the right of the nineteenth from the right end of the •above arrangement?

a) I

b) D

c) Z

d) \$

e) None of these

142. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form

a group. Which is the one that does not belong to that group?

a) D#A

b) JWE

c) 562

d) \$9B

e) RM3

143. How many such consonants are there in the above arrangement each of which is immediately preceded by a

symbol and immediately followed by a letter?

a) None

b) One

c) Two

d) Three



e) More than three 144. How many such numbers are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a symbol? a) None b) One c) Two d) Three e) More than three 145. What should come next in the following series based on the above arrangement? 8@D #NI W8J 5*6 a) 7HU b) 7\$U c) 7#9 d) B\$# e) None of these 146. If all the numbers are dropped from the above arrangement, which of the following will be the fourteenth from the left end? a) W b) P c) 8 d) J e) None of these Directions (147-152) : In each question below are four statements followed by four conclusions numbered I, II, III and IV. You have to take the four given statements to be true even if they seem to be at variance from commonly known facts and then decide which .of the given conclusions logically follows from the four given statements disregarding commonly known facts . Then decide which of the answers a), b), c), d) and e) is correct and indicate it on the answer sheet. 147. Statements: All belts are rollers. Some rollers are wheels. All wheels are mats. Some mats are cars Conclusions: I. Some mats are rollers. II. Some mats are belts. III. Some cars are rollers. IV. Some rollers are belts. a) Only I and II follow b) Only I, III and IV follow



c) Only I and IV follow d) Only II, III and IV follow e) None of these 148. Statements: Some tyres are rains. Some rains are flowers. All flowers are forests. All forests are tubes. Conclusions: I. Some forests are tyres. II. Some tubes are rains. Ill. Some forests are rains. IV. Some tubes are flowers. a) Only I, II and III follow b) Only II, III and IV follow c) Only I, III and IV follow d) All follow e) None of these 149. Statements: All desks are chairs. All chairs are tables. All tables are boxes. All boxes are trunks. Conclusions:

I. Some trunks are tables. II. All chairs are boxes. III. Some boxes are desks. IV. All desks are trunks. a) Only I, II and III follow b) Only I, II and IV follow c) Only II, III and IV follow d) All follow e) None of these 150. Statements: Some birds are goats. Some goats are horses. Some horses arc lions. Some lions are tigers. Conclusions: I. Some tigers are goats. II. No tiger is goat. III. Some lions are birds. IV. No lion is bird. a) Only either I or II follows

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c) Only either I or II and either III or IV follow d) Only I and III follow e) None of these 151. Statements: All papers are bottles. All bottles are cups. Some cups are jugs. Some jugs are plates. Conclusions: I. Some plates are cups. II. Some plates are bottles. III. Some cups are papers. IV. Some bottles are papers. a) Only III and IV follow b) Only I and II follow c) Only I and III follow d) Only II and IV follow e) None of these 152. Statements: All bulbs are wires. No wire is cable. Some cables are brushes. All brushes are paints. Conclusions: I. Some paints are cables. II. Some wires are bulbs. III. Some brushes are wires. IV. Some cables are bulbs a) None follows

b) Only either III or IV follows

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b) Only I & II follow c) Only II follows d) Only III follows e) Only IV follows Directions (153-158) : In each question below is given a group of letters followed by four combinations of digits/symbols numbered (I), b), c) and d). You have to find out which of the combinations correctly represents like group of letters based on the following coding system and the conditions that follow and mark the number of that combination as your answer. If none of the combinations correctly/ represents the group of letters, mark e) i.e. 'None of these' as your answer. Letter: R D A E J M K T B U I P W H F



Digit/Symbol/Code: 485\$*126% © 7@39#
Conditions:
(i) If the first letter is a consonant and the last letter is a vowel both are to be coded as ∂.
(ii) If both the first and the last letters are consonants both are to be coded as the code for the last letter.

(iii) If the first letter is a vowel and the last letter is a consonant their codes are to be interchanged. 153. HIFMJU

a) ©7#1*9 b) 97#1*9 c) ©7#1*© d)∂7#1*∂ e) None of these 154. AKTRBW a) 3264%5 b) 3264%3 c) 324%625 d) 5264%3 e) None of these 155. EBPDRI a) 7%@847 b) 7%@84\$ c) \$%@847 d) \$%8@47 e) None of these 156. BKAJIM a) %25*71 b) 125*7% c) %25*7% d) 15*271 e) None of these 157. UKPDMA a) 52@815 b) ©2@815 c) ©2@81© d) ©@2815 e) None of these 158. METUFB a) %\$6©#1 b) 1\$6©#1 c) %\$6©#% d) 1\$6©#%

e) None of these

Directions (159-164) : A word and number arrangement machine when given an input line of words and numbers

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rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input : but 32 71 glory fair south 65 84 Step I : south but 32 71 glory fair 65 84 Step II : south 84 but 32 71 glory fair 65 Step III : south 84 glory but 32 71 fair 65 Step IV: south 84 glory 71 but 32 fair 65 Step V : south 84 glory 71 fair but 32 65 Step VI : south 84 glory 71 fair 65 but 32 and Step VI is that last step of the rearrangement. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input. 159. Step III of an input is.: year 92 ultra 15 23 strive house 39 How many more steps will be required to complete the rearrangement? a) Three b) Four c) Two d) Five e) None of these 160. Input : any how 49 24 far wide 34 69 Which of the following steps will be the last but one? a) VI b) VII questionpaperz.in c) V {4) VIII e) None of these 161. Step II of an input is: town 74 pairs 15 31 nice job 42 Which of the following is definitely the input? a) pair 15 31 town nice job 42 74 b) pair 15 town 31 74 nice job 42 c) pair 15 town 74 31 nice job 42 d) Cannot be determined e) None of these 162. Input : play over 49 37 12 match now 81 Which of the following will be step IV? a) play 81 over 49 31 match now b) play 8 over 49 37 12 match now c) play 81 over 49 now 3 7 match 12 d) There will be no such step

e) None of these

163. Step II of an input is : war 58 box cart 33 49 star 24 Which of the following steps will be the last?

a) V

b) VI



c) IV

d) VII

e) None of these

164. Input : shower fall water 34 51 67 98 goal

How many steps will be required to complete the rearrangement?

a) Three

b) Four

c) Six

d) Five

e) None of these

Directions (165-170) -: In the following questions the symbols \mathbb{O} , @, \$, % and * are used with following meanings are

illustrated below:

'P@ Q' means 'P is not greater than Q'.

'P % Q' means 'P is not smaller than Q'.

'P * Q' means 'P is neither smaller than nor equal to Q'.

'P © Q' means 'P is neither greater than nor equal to Q'.

'P \$ Q' means 'P is neither greater than nor smaller than Q'.

In each question four statements showing relationship have been given, which are followed by four conclusions,

I, II, III & IV. Assuming that the given statements are true, find out which conclusion(s) is/are definitely true.

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165. Statements: M©D, D*K, K@R, R*F Conclusions:

I. F©K

II. D*F

III. M©R

IV. D*R

a) None is true b) Only I is true c) Only II is true d) Only III is true e) Only IV is true 166. Statements: B%K, K\$T, T*F, H©F Conclusions: I. B\$T II. T © B III. H © K IV. F© B a) Only either I or II is true. b) Only III is true

c) Only IV is true

d) Only III and IV are true



e) Only either I or II and III and IV are true 167. Statements: W*B, B@F, F©R, R\$M Conclusions:

I. W*F II. M*B III. R*B IV. M*W a) Only I and IV are true b) Only II and III are true c) Only I and III are true d) Only II and IV are true e) None of these 168. Statements: E@K, K\$T, T©N, B%N Conclusions: I. T% E II. K © N III. B * T IV. B*E a) Only I, II and III are true b) Only II, III and IV are true c) Only I, III and IV are true d) All are true 11 A e) None of these 169. Statements: Z\$B, B%M; M©F, F@R Conclusions: I. Z*M II. F*B III. R * M IV. M@ Z a) Only I and II are true. b) Only I, III and IV arc true c) Only II and IV arc true d) Only either I or IV and III are true e) None of these 170. Statements: H@ T; T \$ N, F © N, B% F Conclusions: I. F@ H II. F © T III. B * T IV. B %1-1

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a) None is true b) Only I is true c) Only II is true d) Only III and IV are true e) Only II and III are true Directions (171-175) : Study the following information carefully and answer the questions given below : P, Q, R, S, T. V and W are seven students of a school. Each of them studies in different standard from Standard IV to Standard X not necessarily in the same order. Each of them has favourite subject from English, Science, History, Geography, Mathematics, Hindi and Sanskrit not necessarily in the same order. Q studies in VII Standard and does not like either Mathematics or Geography. R likes English and does not study either in V or in IX. T studies in VIII Standard and likes Hindi. The one who likes Science studies in X Standard. S studies in IV Standard. W likes Sanskrit. P does not study in X Standard. The one who likes Geography studies in V Standard. 171. In which standard does W study? a) VII b) IX c) X d) Data inadequate stionpaperz.in e) None of these 172. Which subject does P like? a) Geography b) Mathematics c) English d) History e) None of these 173. Which subject does S like? a) History b) Geography c) Mathematics d) Data inadequate e) None of these 174. In which standard does P study? a) IV b) VII c) IX d) X e) None of these 175. Which of the following combinations of student-standard-subject is correct? a) T-VIII-Mathematics b) W-VII-Sanskrit



c) Q-VII-Geography

d) V-X- Science

e) None of these

Directions (176-180) Study the following information carefully and answer the questions given below : Following are the conditions for selecting Systems Manager in an organization :

The candidate must-

(i) be a graduate engineer in IT, Computer Science, Electronics with at least 60 percent marks.

(ii) be at least thirty years and not more than forty years as on 1.9.2009.

(iii) have secured at least 40 percent marks in the written examination.

(iv) have secured at least 50 percent marks in the selection interview.

(v) have post qualification work experience of at least ten years in the systems department of an organization.

In the case of a candidate who satisfies all the conditions EXCEPT-

(a) at (i) above , but has secured at least 60 percent marks in MEIT or Computer Science; the case is to be referred to

DGM Systems.

(b) at (v) above, but has post qualification experience of at least five years as Deputy Systems Manager, the case is to be

referred to the GM-Systems.

In each question below details of one candidate are given. You have to take one of the following courses of

actions based on the information provided and the conditions and sub-, conditions given above and mark the number of

that course of action as your answer. You are not to assume anything else other than the information provided for each

candidate. All these cases are given to you as on 1.9.2009.

Mark answer a) if the candidate is to be selected.

Mark answer b) if the candidate is not to be selected.

Mark answer c) if the case is to be referred to DGM-Systems.

Mark answer d) if the case is to be referred to GM-Systems.

Mark answer e) if the data provided are not adequate to take a decision.

176. Sameer Ghosh was born on 25th May 1978. He has secured 65 percent marks in BE-IT in the year 1999. Since then

he is working in the systems department of an organization. He has secured 50 percent marks in both written

examination and selection interview.

177. Navin Prakash has secured 62 percent marks in BE-Computer Science. He has been working in the systems

department of an organization since July 1999 after completion of BE. He was horn on 4th April 1974. He has secured 55

percent marks in selection interview and 45 percent marks in the written examination.

178. Neeta Pathak has been working as Deputy Systems Manager in an organization for the past seven years after



completing her B.E. in IT with 70 percent marks. She has secured 45 percent marks in selection. Interview and 55 percent marks in the written examination. She was born on 12th November 1978. 179. Ashok Malhotra was born on 19th March 1977. He has secured 56 percent marks in both selection interview and written examination. He has secured 58 percent marks in BE-IT and 72 percent marks in ME-IT. He has been working in the systems department of an organization for the past eleven years after completing ME-IT. 180. Zemma D'Souza was born on 15th December. 1972. She has secured 60 percent marks in both written examination and selection interview. She has been working as Deputy Systems Manager for the last six years in an organization after completing her B.E.-Electronics with 75 percent marks. Directions (liH-185) : Study the following information carefully and answer the questions given below : (i) A. B, C. D, E. F, G and H are eight students each having a different height. (ii) D is shorter than A but taller than G. (iii) E is taller than H but shorter than C (iv) B is shorter than D but taller than F. (v) C is shorter than G. (vi) G is not as tall as F. 181. Which of the following is definitely false? a) G is shorter than F b) C is shorter than F tionpaperz.i c) F is taller than C d) B is taller than E e) All are true 182. If another student J who is taller than E but shorter than G is added to the group, which of the following will be definitely true? a) C and J are of same height b) J is shorter than D c) J is shorter than H d) J is taller than A e) None of these 183. Which of the following will definitely be the third from top when the eight students are arranged in descending order of height? a) B b) F c) G d) B or G e) Cannot be determined 184. How many of them are definitely shorter than F? a) Three



b) Four

c) Five

d) Data inadequate

e) None of these

185. Which of the following is redundant to answer all the above questions?

a) (ii) only

b) (ii) and (iii) only

c) (iii) and (iv) only

d) (ii) and (v) only

e) All are necessary to answer the above questions

Directions (186-190): Below is given a passage followed by several possible inferences which can be drawn from the

facts stated in the passage. You have to examine each inference separately in the context of the passage and decide

upon its degree of truth or falsity.

Mark answer a) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

Mark answer b) if the inference is "probably true" though not 'definitely true" in the light of the facts given.

Mark answer c) if the data arc inadequate i.e. from the facts given you cannot say whether the inference is likely to be

true or false.

Mark answer d) if the inference is "probably false" though not "definitely false" in the light of the facts given.

Mark answer e) if the inference is "definitely false" i.e. it cannot possible be drawn from the facts given or it contradicts

the given facts.

A recent report that satellite data shows groundwater levels in northern India depleting by -as much .as a foot

per year, over the past decade, is a matter of concern. The clear writing on the wall is that India faces a turbulent water

future and veritable crisis without proactive policy and sustainable practices. Besides, the poor monsoon this season and

the resultant drought situation pan-India calls for sustained policy focus on the water economy. A whole series of glaring

anomalies do need to be addressed. For one there's far too much reliance on groundwater. For another our water

infrastructure for storage and supply is sorely inadequate. Worse, policy distortions in artificially under pricing key agriinputs

like power have perversely incentivized cultivation of water intensive crops like paddy in traditionally wheat

growing areas.

186. India has failed to take measures to recharge groundwater adequately in northern part.

187. Wheat cultivation in India requires comparatively more water than paddy.

188. Water level in. other parts of India is stable during the last decade.



189. India has now put in place a system to reduce over dependence on groundwater.

190. Adequate monsoon helps in drawing less ground water for cultivation and thus preserve balance. Directions (191-195) : In making decisions about important questions it is desirable to be able to distinguish between

"strong" arguments and " weak " arguments. "Strong" arguments must be both important and directly related to the

question. "Weak" arguments may not be directly related to the question and may be 'of minor importance or may be

related to the trivial aspects of the question.

Each question below is followed by three arguments numbered I. II and III. You have to decide which of the argument(s)

is/are "strong" and indicate your answer accordingly.

191. Should the Govt. restrict use of electricity for each household depending upon the requirement? Arguments:

I. Yes, this will help government tide over the problem of inadequate generation of electricity.

II. No. every citizen has right to consume electricity as per their requirement as they pay for using electricity.

III. No, the Govt. does not have the machinery to put such a restriction on use of electricity.

a) Only I is strong

b) Only II is strong

c) Only I and II are strong

d) Only II and III are strong

e) All I, II and III are strong

192. Should the Govt. order closure of all educational institutions for a month to avoid fast spreading of the contagious

viral infection?

Arguments:

I. No, closure of educational institution alone is not the solution for curbing spread of viral infection.
 II. No, students will visit crowded places like malls, markets, playgrounds etc. in mote numbers and spread the disease,

as they will have lot of spare time at their disposal.

III. Yes, young persons are more prone to get affected by the viral infection and hence they should remain in doors.

a) None is strong

b) Only I is strong

c) Only III is strong

d) Only I and II are strong

e) All I, II and III are strong

193. Should the Govt. ban export of all types of food-grains for the next one year to tide over the unpredicted drought

situation in the country?

Arguments:

I. Yes, there is no other way to provide food to its citizen during the year.

II. No, the Govt. does not have its jurisdiction over private exporters for banning exporters.



III. Yes. the Govt. should not allow the exporters to export food-grains and procure all the food-grains held by such

exporters and make it available for home consumption.

a) Only I and II are strong

b) Only II and III are strong

c) Only I and III are strong

d) All I, II and III are strong

e) None of these

194. Should there be a common syllabus for all subjects in graduate courses in all the universities across the country?

Arguments:

I. Yes, this is the only way to spring in Uniformity in the education system in the country.

II. Yes, it will help standardize the quality of graduation certificates being given by different universities in the country.

III. No, each university should have the autonomy to decide its syllabus based on the specific requirement of the

university.

a) None is strong

b) Only I is strong

c) Only II is strong

d) Only I and II are strong

e) Only II and III are strong

195. Should all those students who failed in one or two subjects in HSC be allowed to take admission in degree courses

and continue their study subject to' their successfully passing in the supplementary examination? Arguments:

I. Yes, this will help the students to complete their education without a break of one year.

II. Yes, this is a forward looking strategy to help the students and motivate them for higher studies. III. No, such students do not choose to continue their studies without having passed in all the subjects in HSC.

a) Only I is strong

b) Only II is strong

c) Only III is strong

d) Only either II or III and I are strong

e) None of these

196. Effect: At least twenty school children were seriously injured while going for a school picnic during the weekend.

Which of the following can be a probable cause of the above effect?

a) The teacher accompanying the school children fell ill during the journey.

b) The bus in which the children were travelling met with an accident while taking turn on the main highway.

c) The driver of the bus in which the children were travelling did not report after the break at the halting place on their

journey.



d) The school authority banned all school picnics for the next six months with immediate effect. e) None of these

197. Cause: Govt. has recently decided to hike the procurement price of paddy for the rabi crops. Which of the following will be a possible effect of the above cause?

a) The farmers may be encouraged to cultivate paddy for the rabi season.

b) The farmers may switch over to other cash crops in their paddy fields.

c) There was a drop in production of paddy during Khariff season.

d) Govt. may not increase the procurement price of paddy during the next Khariff season.

e) Govt. will buy paddy from the open market during the next few months.

198. Statement: Many patients suffering from malaria were administered anti malarial drug for a week. Some of them

did not respond to the traditional drug and their condition deteriorated after four days.

Which of the following would weaken the findings mentioned in the above statement?

a) Those patients who responded to the traditional drugs and recovered were needed to be given additional doses as

they reported relapse of symptoms.

b) The mosquitoes carrying malaria are found to be resistant to traditional malarial drugs.

c) Majority of the patients suffering from malaria responded well to the traditional malarial drugs and recovered from

the illness.

d) Many drug companies have stopped manufacturing traditional malarial drugs.

e) None of these

199. Statement:

The cost of manufacturing cars in state A is thirty percent less than the cost of manufacturing cars in state B. Even after

transportation fee for the differential distances of states A and B and the interstate taxes, it is cheaper to manufacture

car& in state B than state A for selling these cars in State C.

Which of the following supports the conclusion drawn in the above statement?

a) The cost of transportation from state A to state C is more than thirty percent of the production cost.

b) The production costs of cars in state Bare lower in comparison to state A.

c) Only Entry tax at state C is more for the products originated in state A.

d) Entry tax at state C is more for the products originated in state B.

e) The total of transportation cost of cars from state B to state C and entry tax of cars at state C is less than thirty

percent of the production cost of cars in state B.

200. Statement: Many people are of the opinion that use of cell phones in offices for personal use should totally be

banned. It has been found in a research study that there was significant drop in output of employees in the organization

where use of cell phones was liberally allowed vis-a-vis those organizations where use of cell phones are banned for

making personal calls.

Which of the following contradicts the findings of stated in the above statement?



a) People spend more time on talking while using cell phone for personal calls.

b) Use of cell phones has become common in all the organizations.

c) In the organization where employees were allowed to use cell phones for making personal calls the employees are

found to be more motivated to carry out their duties than those working in other organizations.

d) Many organizations who provide cell phones to their employees for making official calls advise them to refrain from

making personal calls during office hours

e) None of these

Directions (201-205) : In each

question below is given a statement followed by three courses of action numbered I, II and III. A course of action is a

step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem,

policy, etc. On the basis of the information given in the statement, you have 'to assume everything in the statement to

be true, and then decide which of the suggested courses of action logically follow(s) for pursuing. 201. Statement:

The members belonging to two local clubs occasionally fight with each other on the main road and block traffic

movement.

Courses of action:

I. The local police station should immediately deploy police personnel round the clock on the main road. II. Those involved in fighting should be identified and put behind bars.

Ill The local administration should disband the management of the two clubs with immediate effect.

a) Only I and II follow

b) Only II and III follow

c) Only I and III follow

d) All I, II and III follow

e) None of these

202. Statement:

Many students of the local school fell ill for the fourth time in a row in the last six months after consuming food

prepared by the school canteen.

Courses of action:

I. The school management should immediately terminate the contract of the canteen and ask for compensation.

II. The school management should advise all the students not to eat food articles from the canteen.

III. The owner of the canteen should immediately be arrested for negligence.

a) None follows

b) Only II follows

- c) Only III follows
- d) Only I and II follow
- e) Only II and III follow

203. Statement:



Many school buses have fitted CNG Kit without observing the safety guidelines properly. This results into some instances

of these buses catching tire due to short circuit and endangering the lives of the school children. Courses of action:

I. The regional transport authority should immediately carry out checks of all the school buses fitted with CNG Kit.

II. The management of all the schools should stop hiring buses fitted with CNG Kit.

III. The Govt. should issue a notification banning school buses for use of CNG Kit.

a) Only I follows

b) Only II follows

c) Only III follows

d) Only I and III follow

e) None of these

204. Statement:

A sudden cloud burst over the island city resulted into unpredicted rainfall causing flood like situation in the entire area.

Large number of people was caught unaware and was stranded on the road.

Courses of action:

I. The local administration should immediately put in place an action plan for avoiding such situation in future.

II. The local administration should immediately employ personnel to help the stranded people to move to safer places.

III. The local administration should advise all the citizens not to venture out on the road till situation improves.

a) Only I follows

b) Only II follows

c) Only III follows

d) Only II and III follow

e) All I, II and III follow

205. Statement:

It is reported that during the last fortnight there has been three cases of near miss situation involving two aircrafts over

the busy city airport. In all these cases both the aircrafts came perilously close to each other and could avoid collision as

the pilots acted just in time.

Courses of action:

I. The pi lots of all the six aircrafts involved in these incidents should immediately be de-rostered.

II. Some flights should be diverted to other airports for the next few months to decongest the sky over the city airport.

III. Air traffic controllers of the city airport should be sent for refresher courses in batches to prepare themselves to

handle such pressure situation.

a) Only I follows

b) Only II follows



c) Only III follows d) Only II and III follow e) None of these 206. A, B. C, D and E are five students in A class. D did not enter along with A or E but entered before C. B did not enter before C but entered along with A. E was not the last to' enter. Which of the following is definitely true? a) C entered the class only after D b) D entered the class only after E c) B entered the class after A d) A entered the class after D e) None of these 207. D is brother of K. M is sister of K. T is father of R who is brother of M. F is mother of K. At least how many sons does T and F have? a) Two b) Three c) Four d) Data inadequate e) None of these 208. Statement: In a move that could provide some respite to ailing airline companies, the government is looking at allowing them to import jet fuel on their own. Which of the following can be definitely concluded from the above statement? a) Airline companies in the past have imported jet fuel b) The price of imported jet fuel is less than the price of jet fuel available in the local market. c) Central Govt. will lose huge amount of money if jet fuel is imported. d) Airline companies are making considerable profit in the repent months. e) None of these 209. Statement: Some of the country's largest food beverage and pharma companies may be forced to import sugar directly as the government plans to improve stock limits on industrial consumers to ease the shortage in grocery shops and coo down prices that are at a 28 month high. Which of the following substantiates the views expressed in the above statement? a) Food beverage and pharma companies were not allowed in the past to import sugar. b) Sugar prices have been fluctuating for the past seven months. c) Govt. does not have authority to restrict purchase of sugar from the open marker. d) Import of sugar for commercial use will help lowering down the sugar price in the retail market. e) None of these

210. Statement:

A recent review reported that India's fashion industry has been severely affected due to a slump in demand for luxury



apparel, leather goods, besides gems and jeweler in domestic as well international markets. Which of the following contradicts the views expressed in the above statement? a) India's fashion industry has been growing till last year. b) Govt. has helped India's fashion industry to grow in the past. c) Domestic market of fashion goods reflects the sentiments of international market. d) Share of fashion goods manufactured by India is negligible in the international market. e) None of these **ANSWERS** Q.1 C Q.2 A Q.3 A Q.4 A Q.5 E Q.6 E Q.7 D Q.8 E Q.9 C Q.10 C Q.11 C Q.12 E Q.13 C Q.14 C uw.questionpaperz.in Q.15 C Q.16 C Q.17 C Q.18 B Q.19 E Q.20 A Q.21 D Q.22 B Q.23 B Q.24 A Q.25 D Q.26 D Q.27 D Q.28 C Q.29 D Q.30 B Q.31 A Q.32 A Q.33 C Q.34 D Q.35 A Q.36 D



Question Prepared By www.questionpaperz.in Q.80 A Q.81 C Q.82 E Q.83 C Q.84 D Q.85 A Q.86 B Q.87 D Q.88 E Q.89 E Q.90 C Q.91 D Q.92 B Q.93 A Q.94 E Q.95 C Q.96 E Q.97 C Q.98 A Q.99 B Q.100 D uw.questionpaperz.in Q.101 E Q.102 C Q.103 A Q.104 D Q.105 D Q.106 B Q.107 D Q.108 E Q.109 A Q.110 C Q.111 C Q.112 A Q.113 B Q.114 D Q.115 A Q.116 B Q.117 D Q.118 C Q.119 A Q.120 E Q.121 E

Question Prepared By www.questionpaperz.in Q.122 B Q.123 E Q.124 A Q.125 C Q.126 D Q.127 D Q.128 A Q.129 E Q.130 C Q.131 E Q.132 B Q.133 C Q.134 D Q.135 A Q.136 C Q.137 A Q.138 B Q.139 C Q.140 D Q.141 C Q.142 B Q.143 E uw.questionpaperz.in Q.144 C Q.145 A Q.146 D Q.147 C Q.148 B Q.149 D Q.150 C Q.151 A Q.152 B Q.153 D Q.154 A Q.155 C Q.156 E Q.157 B Q.158 C Q.159 B Q.160 C Q.161 D Q.162 D Q.163 B Q.164 D

Question Prepared By www.questionpaperz.in Q.165 A Q.166 E Q.167 B Q.168 D Q.169 C Q.170 C Q.171 B Q.172 A Q.173 C Q.174 E Q.175 D Q.176 E Q.177 A Q.178 B Q.179 C Q.180 D Q.181 E Q.182 B Q.183 A Q.184 B Q.185 E Q.186 A Q.186 A Q.187 E Q.188 C Q.188 C Q.189 D Q.190 B Q.191 C Q.192 B Q.193 E Q.194 E Q.195 A Q.196 B Q.197 A Q.198 C Q.199 E Q.200 C Q.201 A Q.202 D Q.203 A Q.204 D Q.205 C Q.206 D Q.207 D



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